

FINANCIAL DISCLOSURE REPORT
FOR CALENDAR YEAR 2018Report Required by the Ethics
in Government Act of 1978
(5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial) Papalia, Vincent F.	2. Court or Organization United States Bankruptcy Court for District of New Jersey	3. Date of Report 05/11/2019
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) United States Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2018 to 12/31/2018
7. Chambers or Office Address M.L. King Jr. Federal Bldg. 50 Walnut Street Newark, NJ 07102		
IMPORTANT NOTES: The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.		

I. POSITIONS. (Reporting individual only; see pp. 9-13 of filing instructions)☒ NONE (No reportable positions.)POSITIONNAME OF ORGANIZATION/ENTITY

1.	
2.	
3.	
4.	
5.	

II. AGREEMENTS. (Reporting individual only; see pp. 14-16 of filing instructions)☐ NONE (No reportable agreements.)DATEPARTIES AND TERMS

1. 1/1/2015	Saiber LLC - Retirement Benefit - Bi-Weekly payments over 5 years, no control
2.	
3.	

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III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of filing instructions.)***A. Filer's Non-Investment Income**☐ NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (yours, not spouse's)
1. 2018	Saiber L.L.C. - Payment of Retirement Benefit (see Part II)	\$27,664.00
2.		
3.		
4.		

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.**(Dollar amount not required except for honoraria.)*☐ NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1. 2018	Ramapo College - salary
2.	
3.	
4.	

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.**(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)*☐ NONE *(No reportable reimbursements.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1. 2018 ABI Mid-Atlantic Bankruptcy Workshop	08/04/2018 - 08/04/2018	Hershey, PA	Speaker	Mileage, Meals, Lodging, Registration Fee
2. National Conference of Bankruptcy Judges	10/28/2018 - 10/30/2018	San Antonio, TX	Annual Conference	Travel, Lodging, Registration Fee
3.				
4.				
5.				

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V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*NONE *(No reportable gifts.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*NONE *(No reportable liabilities.)*

	<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.	PNC	Mortgage (Rental Property #1)	N
2.			
3.			
4.			
5.			

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VII. INVESTMENTS and TRUSTS – Income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. PNC BANK ACCOUNT	A	Interest	K	T					
2. RENTAL PROPERTY #1 SEASIDE PARK, NJ	D	Rent	N	R					
3. BROKERAGE ACCT #1 (H)									
4. FIDELITY GOVT MONEY MKT CAP. RESERVES	A	Int./Div.	J	T					
5. BLACKROCK MULTI ASSET INCOME INSTL	B	Dividend	K	T					
6. PUBLIC SERVICE ENTERPRISE GROUP	A	Dividend	K	T					
7. EVERSOURCE ENERGY COM	A	Dividend	J	T					
8. VANGUARD BALANCED INDEX ADMIRAL	A	Dividend			Sold	01/04/18	K	C	
9. VANGUARD GLOBAL WELLINGTON ADMIRAL (VGWAX)	A	Dividend	K	T	Buy	01/04/18	K		
10. IRA #1 (H)									
11. FIDELITY GOVT MONEY MKT CAP. RESERVES	A	Int./Div.	K	T	Sold	12/24/18	J		
12.					Buy	12/26/18	K		
13. AMERICAN FUNDS, AMERICAN BALANCED FUND F2 (AMBFX)	C	Dividend	L	T					
14. JOHN HANCOCK INTL GROWTH FUND	A	Dividend			Sold	12/24/18	K		
15. JPMORGAN INTERNATNL UNCONSTND EQ		None			Sold	08/16/18	K		
16. JP MORGAN STRATEGIC INCOME OPPS (JSOSX)	A	Dividend	K	T	Buy	08/16/18	K		
17. LORD ABBETT GROWTH LEADERS FUND F	D	Dividend	K	T	Sold (part)	12/24/18	K		

1. Income Gain Codes: (See Columns B1 and D4)	A –\$1,000 or less F –\$50,001 - \$100,000	B –\$1,001 - \$2,500 G –\$100,001 - \$1,000,000	C –\$2,501 - \$5,000 H1 –\$1,000,001 - \$5,000,000	D –\$5,001 - \$15,000 H2 –More than \$5,000,000	E –\$15,001 - \$50,000
2. Value Codes: (See Columns C1 and D5)	J –\$15,000 or less N –\$250,001 - \$500,000 P1 –\$25,000,001 - \$50,000,000	K –\$15,001 - \$50,000 O –\$500,001 - \$1,000,000	L –\$50,001 - \$100,000 P1 –\$1,000,001 - \$5,000,000 P4 –More than \$50,000,000	M –\$100,001 - \$250,000 P2 –\$5,000,001 - \$25,000,000	
3. Value Method Codes: (See Column C2)	Q –Appraisal U –Book Value	R –Cost (Real Estate Only) V –Other	S –Assessment W –Estimated	T –Cash Market	

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18. T ROWE PRICE CAP APPRECIATION (PRWCX)		None	K	T	Buy	12/24/18	K		
19. VANGUARD BALANCED INDEX ADMIRAL	A	Dividend	K	T	Sold (part)	01/04/18	K	C	
20. VANGUARD GLOBAL WELLINGTON ADMIRAL (VGWAX)	A	Dividend	K	T	Buy	01/04/18	K		
21. VANGUARD HEALTH CARE ADMIRAL	B	Dividend	K	T					
22. PIMCO INCOME FUND INSTITUTIONAL FUND	C	Dividend	K	T					
23. BROKERAGE ACCT #2 (H)									
24. FIDELITY GOVT. MONEY MKT CAP. RESERVES (FZAXX)	A	Dividend	J	T	Buy (add'l)	06/14/18	J		
25.					Buy (add'l)	06/20/18	K		
26.					Buy (add'l)	07/31/18	K		
27.					Sold (part)	08/01/18	L		
28.					Sold (part)	10/19/18	J		
29.					Buy (add'l)	12/17/18	J		
30. AMERICAN BALANCED FUND F2 (AMBFX)	B	Dividend	K	T	Buy	08/01/18	K		
31.									
32. FPA CRESCENT FUND (FPACX)	A	Dividend			Sold	07/31/18	K		
33. T ROWE PRICE CAP APPREC (PRWCX)		None	K	T	Buy	12/17/18	K		
34. BLACKROCK MULTI ASSET INCOME PORT A (BIICX)	B	Dividend	K	T	Sold (part)	06/20/18	J		

1 Income Gain Codes:	A = \$1,000 or less	B = \$1,001 - \$2,500	C = \$2,501 - \$5,000	D = \$5,001 - \$15,000	E = \$15,001 - \$50,000
(See Columns B1 and D4)	F = \$50,001 - \$100,000	G = \$100,001 - \$1,000,000	H1 = \$1,000,001 - \$5,000,000	H2 = More than \$5,000,000	
2 Value Codes:	J = \$15,000 or less	K = \$15,001 - \$50,000	L = \$50,001 - \$100,000	M = \$100,001 - \$250,000	
(See Columns C1 and D3)	N = \$250,001 - \$500,000	O = \$500,001 - \$1,000,000	P1 = \$1,000,001 - \$1,000,000	P2 = \$5,000,001 - \$25,000,000	
	P3 = \$25,000,001 - \$50,000,000		P4 = More than \$50,000,000		
3 Value Method Codes:	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessed	T = Cash Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

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	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
35. LORD ABBETT HIGH YIELD FD CL F (LFRFX)	B	Dividend			Sold	12/17/18	K		
36. MFS MUNICIPAL HIGH INC FD I (MMHIX) (X)	A	Dividend	K	T	Buy (add'l)	08/01/18	J		
37. PIMCO INCOME FUND A (PIMIX)	B	Dividend	K	T	Sold (part)	06/20/18	J		
38. VIRTUS NEWFLEET LOW DUR INC I (HIBEX)	A	Dividend	J	T	Buy	10/19/18	J		
39. IRA #2 (H)									
40. ALTRIA GROUP (MO)	A	Dividend	J	T					
41. AT&T (T)	A	Dividend	J	T					
42. AXA-ADR (AXAHY)	A	Dividend	J	T					
43. THE BLACKSTONE GROUP LP (BX)		None	J	T	Buy	11/07/18	J		
44. BRISTOL MYERS SQUIBB (BMY)	A	Dividend	J	T					
45. CATERPILLAR (CAT)	A	Dividend	K	T					
46. FORD MOTOR COMPANY (F)	A	Dividend	J	T					
47. GILEAD SCIENCES INC NEW (GILD)	A	Dividend	J	T					
48. HOME DEPOT (HD)	A	Dividend	K	T					
49. INTEL CORP (INTC)	A	Dividend	J	T					
50. MERCK & CO (MRK)	A	Dividend	K	T					
51. PHILIP MORRIS (PM)	A	Dividend	J	T					

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
2. Value Codes: (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes: (See Column C2)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	

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52. PROCTOR & GAMBLE (PG)	A	Dividend	J	T					
53. SUBURBAN PROPAN (SPH)	A	Distribution	J	T					
54. VALLEY NATIONAL (VLY)	A	Dividend	J	T					
55. VERIZON COMMUNICATIONS	A	Dividend	J	T					
56. WEYERHAEUSER CO	A	Dividend	J	T					
57. NJ ALTER BENE PROGRAM 401(A) #1 (H)									
58. TIAA CREF MONEY MARKET R3	A	Int./Div.	K	T					
59. NJ ALTER BENE PROGRAM 401(A) #2 (H)									
60. TIAA STABLE VALUE FUND	A	Int./Div.	K	T					
61. TIAA CREF MONEY MARKET R3	A	Int./Div.	J	T					
62. IRA #4 (H)									
63. RBC Branch Sweep Program - Money Market	A	Dividend	J	T					
64. Federated Strategic Value Record (SVAIX)	B	Dividend	K	T					
65. American Funds, Washington Mutual INV Fund (WMFFX)	C	Dividend	K	T					
66. State Bank India Chicago ILL CD	A	Dividend			Buy	02/07/18	J		
67.					Buy (add'l)	02/08/18	J		
68.					Sold (part)	02/22/18	J		

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2. Value Codes: (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P1 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$50,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes: (See Column C2)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	

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69.					Sold	08/21/18	J		
70. Bank NY Mellon Brokered Inst		None	J	T	Buy	08/21/18	J		
71. Fidelity Advisor Strategic Record (FSIDX)	B	Dividend	K	T					
72. Invesco Income Allocation Fund (ALAYX)	B	Dividend	K	T					
73. IRA #5 (H)									
74. First Trust Dorsey Wright (FV)	A	Dividend	J	T	Buy	04/09/18	J		
75. iShares Core S&P MidCap (Common) (IJH)	A	Dividend			Sold	04/09/18	J	B	
76. iShares Core S&P (IJR)	A	Dividend	J	T	Buy (add'l)	04/09/18	J		
77. iShares Core S&P 500 ETF (Common) (IVV)	A	Dividend	K	T	Buy (add'l)	04/09/18	J		
78. FIRST TR EXCHANGE TRADED ALPHADEX EMERGING MKTS SM CAP ALPHADEX (FEMS)	A	Dividend	J	T	Sold (part)	04/09/18	J	A	
79. Vanguard FTSE Developed (Common) (VEA)	B	Dividend	K	T					
80. Vanguard Total International ETF (BNDX)	A	Dividend	J	T					
81. iShares JP Morgan USD (EMB)	A	Dividend	J	T	Sold (part)	04/09/18	J	A	
82. First Trust Enhance Short Maturity (FTSM)	A	Dividend	J	T	Buy	04/09/18	J		
83. iShares Core (GOVT)	A	Dividend	J	T	Sold (part)	04/09/18	J		
84. First Trust Fund IV Tactical High Yield (HYLS)	A	Dividend	J	T	Buy	04/09/18	J		

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85. SPDR (JNK)	A	Dividend			Sold	04/09/18	J		
86. iShares iBoxx \$ Investment (Common) (LQD)	A	Dividend	J	T					
87. Bank NY Mellon Brokered Inst		None	J	T	Buy	08/22/18	J		

1 Income Gain Codes: (See Columns B1 and D4)	A ~\$1,000 or less F ~\$50,001 - \$100,000	B ~\$1,001 - \$2,500 G ~\$100,001 - \$1,000,000	C ~\$2,501 - \$5,000 H1 ~\$1,000,001 - \$5,000,000	D ~\$5,001 - \$15,000 H2 ~More than \$5,000,000	E ~\$15,001 - \$50,000
2 Value Codes (See Columns C1 and D3)	J ~\$15,000 or less N ~\$250,001 - \$500,000 P3 ~\$25,000,001 - \$50,000,000	K ~\$15,001 - \$50,000 O ~\$500,001 - \$1,000,000	L ~\$50,001 - \$100,000 P1 ~\$1,000,001 - \$5,000,000 P4 ~More than \$50,000,000	M ~\$100,001 - \$250,000 P2 ~\$5,000,001 - \$25,000,000	
3 Value Method Codes (See Column C2)	Q ~Appraisal U ~Book Value	R ~Cost (Real Estate Only) V ~Other	S ~Assessment W ~Estimated	T ~Cash Market	

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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Part VII, Column B: Lines reflecting no income are so reported because none was attributed to those particular holdings during the reporting period, whether taxable, tax exempt, or tax deferred, or because the investments do not allocate income to individual holdings, but instead are credited only in unit value, per page 42 of the filing instructions.

Part VII, line 2: Purchased March 2005 for \$590,000 (1/2 interest)

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IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Vincent F. Papalia

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544